



HOMES FOR THE HOMELESS

Exploratory Research of Scattered-Site Housing and the Challenges in Housing Formerly Homeless Individuals

EXECUTIVE SUMMARY

The Housing First model was developed in the United States as a rapid re-housing solution for the homeless and was originally adopted in Canada as the City of Toronto's *Street to Homes* program. The basis for the model comes from the United Nations Charter of Rights, which asserts housing as a fundamental right. Working on the premise that one does not *earn* the right to housing but rather one inherently *has* the right to housing, the housing first strategy is designed to reduce the time in homeless shelters and also provide a housing solution for rough sleepers. That is to say, the shelter model is no longer viewed as a "housing strategy" that is acceptable. People need permanent place and when they obtain it, evidence shows that people appropriately housed have increased well-being.

In 2007, the Alberta Affordable Housing Task Force released its report *Housing First: An Investment with a Return in Prosperity* with a plan "that focuses on eliminating the need for shelters, and instead expands responsive, transitional and supportive living options – options that surround the individual with the services and supports they need to be as self-reliant as possible given their circumstances." Shortly after the release of the *Housing First* report, the province of Alberta and the City of

Research Highlights

- Preliminary study of poverty and homelessness suggests that placing people in housing with permanent supports can dramatically decrease the social and financial costs associated with homelessness.
- A five-year analysis of the Calgary rental market alongside socio-economic changes in the city sheds light on affordability and availability of rental stock.
- Communities that might seem on the surface to be most affordable and accessible may in fact pose the greatest challenges to client's recovery path and their ability to retain their housing.
- While the median household income increased 15 percent between 2005 and 2009, the average rent for a private apartment increased more than 25 percent. The number of communities that provide truly affordable units are very limited. Given the high cost of housing in Calgary, 75 percent of an Alex client's income can in many cases be absorbed by housing costs alone, which is drastically more than the recommended 30 percent or less of pre-tax household income.
- Integration into and connection to community is essential for client success. The initial pleasure of obtaining an apartment soon turns to the pain of disassociation from former friends and community. Often the reason for failure is the inability to connect with the new environment and the desire to be surrounded by the familiar. That longing for the familiar, even if it is for a dysfunctional past, may lead to behaviours that are antisocial.
- Utilizing Geographical Information Systems (GIS), we identify suitable communities for potential housing based on affordability, accessibility, and social capital criteria.

Calgary were quick to implement the strategy, and The Alex Pathways to Housing program was established. And in 2008, the Alberta Secretariat and the Calgary Committee to End Homelessness published relatively similar *10 Year Plans* for ending homelessness.

Scattered-site housing, which reduces the congregation of those with mental illness and supports their integration into middle-income communities, has demonstrated improved quality of life and psychiatric stability among Housing First clients, in addition to substantially higher rates of client satisfaction due to having some control and empowerment in their housing choices.

While the literature largely supports scattered-site housing, what we do not know is what this looks like in the City of Calgary. The city has grown rapidly in recent years, as has its homeless population. While scattered-site housing has been promoted as the preferred alternative to large projects that concentrate poverty and problems, our tenants still tend to be concentrated in certain pockets of the city. For example, as of October 2010, 106 Pathways to Housing clients resided in 27 rental complexes, and while we only house up to 15 percent of our clients in one location, clients of other housing programs are often housed in these same complexes. Congregating large numbers of mentally ill people in one building is strongly denounced by housing researchers, service agencies, and clients with a diagnosed mental illness.

Thus, the time has come to take stock of the housing needs of our clients, the real estate

market in the City of Calgary, and some possible alternatives. This study will not only lay the necessary groundwork for further study into the attitudes and motivations of private Landlords in an effort to expand the number of current available rental units, but it will also perhaps pave the way for innovation in housing formerly-homeless citizens by investigating the cost effectiveness of ownership over rental housing.

These project briefs highlight some of the key findings from the study, which is available online at www.thealex.ca. Thank you the following individuals for their contributions:

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This project is made possible
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BRIEF ONE

DECREASING SOCIAL AND FINANCIAL COSTS THROUGH HOUSING FIRST

There is a compelling economic argument for the Housing First approach as it presents a strong return on investment in decreasing the costs associated with homelessness. It is now known that viewing the issue of poverty as a cost alone does not solve the problem but only manages it. Recent research from the National Council of Welfare notes that the indirect and societal costs of poverty are more expensive than the direct costs of poverty. This results in a system where all of us end up paying the bill. For instance, funds are put into homeless shelters, which is a direct cost. The indirect costs are found in areas such as emergency wards, EMS/ambulatory and police services. This adds strain on our social infrastructure system. Current research and experience in North America proves that affordable and supportive housing can be up to five times less expensive than current institutional responses. In this sense, only long term investments and prevention strategies can end poverty and homelessness while decreasing the social and financial costs associated with these phenomena.

Housing First in Action

The Denver Housing First Collaboration conducted a four-year study of chronically homeless individuals and the direct and indirect

Adopting a Housing First approach means that permanent housing is provided along with needed support services. Support services may include intensive medical, psychiatric and case management services including life skills training, landlord liaison assistance and addictions counselling. Addressing these needs through support services helps people maintain their housing over the long term.

costs associated with their homelessness. They discovered that the emergency costs (emergency health care, detox, incarceration, and shelter use) all dramatically decreased after clients were placed in Housing First programs. When including the cost of Housing First programs, each client represented a net savings of \$4,745 in total costs per year. If these savings were extrapolated to the rest of the Denver homeless population there would be a total savings of \$2.4 million a year.

Within the Calgary context, supportive housing can also be much more cost effective. Relying on shelters or institutional responses (prison, detention, hospitals) can be far more costly than providing supportive solutions

These project briefs highlight some of the key learnings and findings from the study. For more information and for complete source information, please go online at www.thealex.ca.



through Housing First approaches. Similar to the Denver situation, preliminary research from the Calgary Homeless Foundation has shown that placing people in housing with permanent supports can dramatically decrease the social and financial costs associated with homelessness. Although cost effec-

tiveness studies are difficult due to the challenge of acquiring data, preliminary results suggest that the Housing First approach in Calgary has proven to be cost effective while providing much needed support to formerly homeless persons.

Institutional Costs, Social Services, and Housing in Calgary



Source: Calgary Homeless Foundation

This project is made possible through a grant from the Alberta Real Estate Foundation



BRIEF TWO

AFFORDING HOMES AND INTEGRATING IN CALGARY COMMUNITIES

This exploratory study includes interviews with housing specialists at The Alex engaged in the implementation of Housing First strategies at the ground level. Their hands-on experience with clients is invaluable to understanding the challenges associated with finding and retaining appropriate housing. Overall, several findings can be extracted from the interviews with housing specialists in both the Pathways to Housing and HomeBase programs. First, affordability is the primary concern and the key challenge in finding suitable homes for homeless persons. Second, distance from and ability to access social services and resources are more important than the location or nature of individual communities. Finally, retention in housing is part of a larger process of social integration involving a learning process for tenants, landlords, and neighbours.

Affordability

The primary concern for finding suitable housing among specialists is cost or affordability. Housing specialists specifically target one-bedroom apartments for under \$750 per month, including utilities and external costs, as the ideal accommodation for their clients. Economically, these limitations immediately make housing clients in Calgary difficult. In

2010, the average rent for a one-bedroom apartment was \$895 per month and this does not include external costs or utilities. Furthermore, one-bedroom apartments tend to have the lowest vacancy rate among apartments within the city. Specialists thus have to face the difficult task of finding both available and affordable units.

Accessibility

Secondary to affordability, the clients' ability to access services (health, social, economic) is also a determining criterion in finding them a suitable home. In this sense, matching communities to clients becomes specific to the client's needs. Specialists were adamant that specific communities are *less important* than both affordability and distance to services and resources. Rather than focusing on individual communities, specialists prefer to envision the city in concentric circles that emanate beyond the core. In this sense, there is only so far a client will be willing to live away from the resources that he or she needs to access before the cost and time of accessing those services becomes prohibitive. The map below identifies the key location of services by community. It is also important to note that individual client needs are highly variable and thus their needs for different ser-

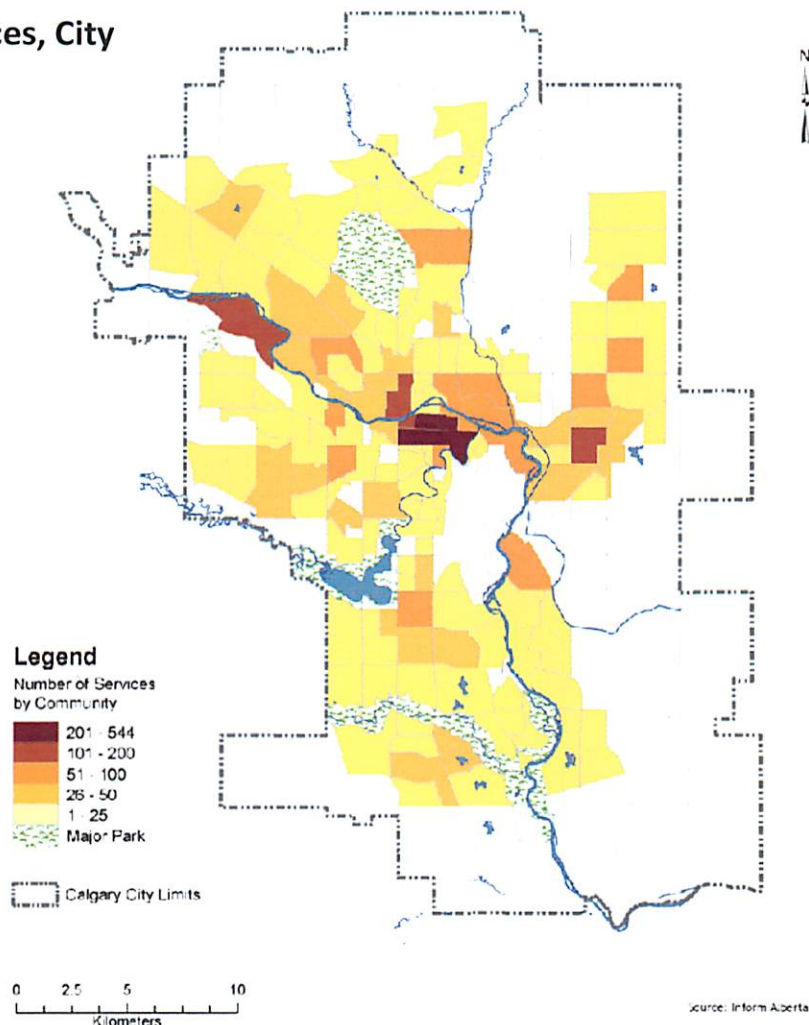
vices are also highly variable. Finding a single community that has all the necessary services for a client is highly unlikely and it is more important that the client has easy access to necessary transit to use these services.

Community and Social Integration

Housing specialists and their clients are also very concerned with finding communities that best suit their clients in terms of social integration. Clients need to feel socially comfortable in their neighbourhood while also avoiding situations that may provoke relapses

or put them at risk of harm. Thus, housing specialists avoid high-risk areas, like the belt-line and downtown core, and also try to limit the number of clients in one building to 10 percent. However, specialists are also aware of situations where placing clients in proximity with people facing similar challenges often exert a positive impact through shared social experiences. In this sense, the work of the housing specialist with respect to their clients is more art than science and requires an extraordinary amount of attention to each individual client's needs.

Number of Services, City of Calgary



BRIEF THREE

POVERTY, HOMELESSNESS AND THE STATE OF THE CALGARY RENTAL MARKET

Poverty and homelessness are multifaceted phenomena and are much more complex than a lack of money. In the past few years there have been many attempts to further understand the factors that lead to different communities experiencing higher levels of poverty (more information on this can be found online in our full report). Some of these factors include, for example, the urbanization of poverty evidenced by the evolution of poor neighbourhoods concentrated around city centres; government programs that clustered public housing in the same areas, which lead to the draining of wealth to the peripheries; and the shifting and

ebb and flow of labour markets in various urban centres.

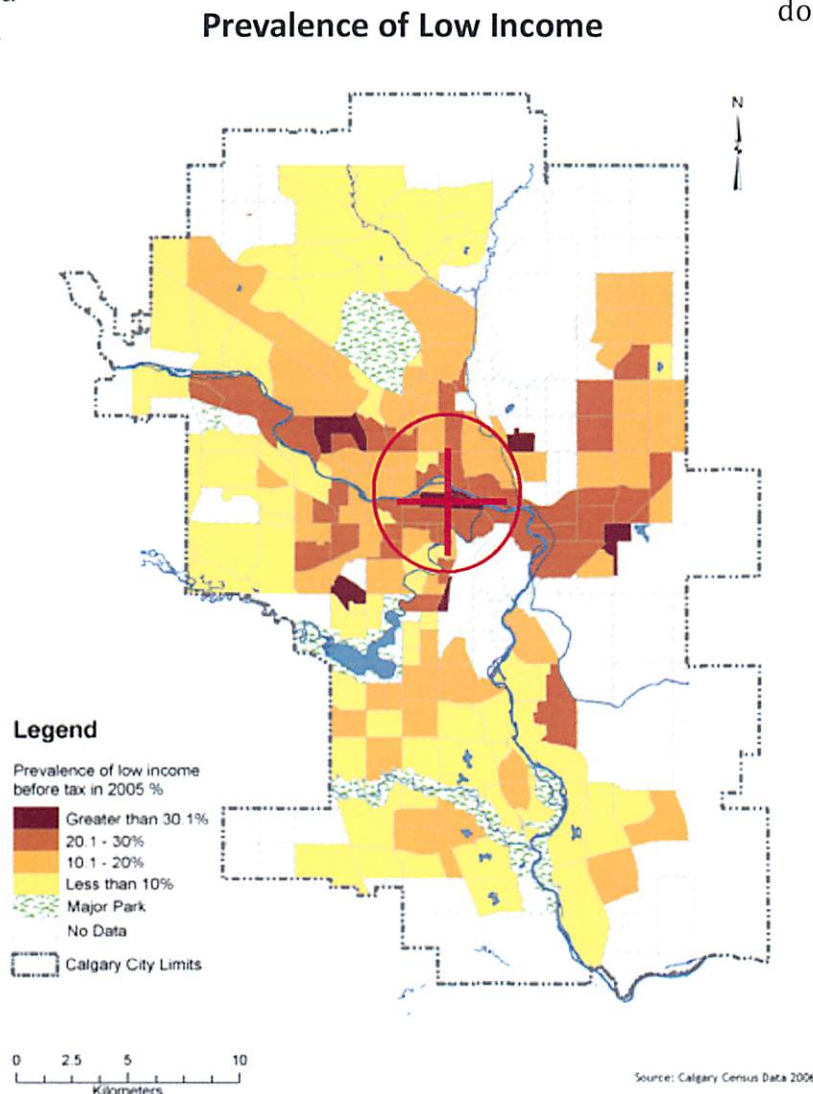
While this study does not focus on the causes of poverty, we do know that significant pockets of poverty exist within the downtown core

area and along corridors that extend

from the core east-west along the Bow River and north-south along Centre Street North and MacLeod Trail South (see red area on map).

Affordability and Accessibility

These areas generally contain low levels of social capital but also contain the most abundant options for affordable housing. On the surface, these areas





may represent the most financially viable option for persons with low incomes. Indeed, housing specialists at The Alex identify affordability as the single most important factor in finding homeless persons suitable homes. Accessibility to services is less of a concern as long as there is easy access to necessary transit services. However, the areas that might seem on the surface to be most affordable and accessible may in fact pose the greatest challenges to client's recovery path and their ability to retain their housing. Typically, these areas not well suited for formerly homeless individuals' transition into permanent housing as they often pose the greatest risks to clients and the most opportunity for harm. As such, we recommended communities for Housing First that provide affordable options while avoiding the communities that are over represented by people living in poverty. However, the map below of average rents in Calgary demonstrates the difficulty in doing this. The number of communities that provide truly affordable units – between \$551 and \$871 per month for a one-bedroom apartment – are limited.

Renting in Calgary

The rental market in Calgary has undergone dramatic changes over the past five years. There continues to be significant challenges in finding affordable homes for low income and formerly homeless persons. Over the past five years Calgary has experienced low vacancy rates, and subsequent rises in rents, as migration to the city increased and rental stock

struggled to keep up. Indeed, in 2006 Calgary experienced record low vacancy rates – the citywide average was 0.5 percent – with some communities experiencing near full tenancy. During this period low vacancy rates put significant pressure on rental prices and thus Calgary saw rents rise almost 30 percent in the three-year period between 2005 and 2008. The slowdown in the economy that began at the end of 2008 relieved some of the pressure on vacancy rates due to job losses, lower migration, and the increased affordability of homeownership. Subsequently, rental prices have decreased slightly but still remain elevated compared to five years ago, as current rents are almost 25 percent higher.

Furthermore, 2006 Census data highlighted these challenges as almost 40 percent of Calgary renting households spent over 30 percent of their income on rent, and 17 percent of renters spent more than 50 percent of their income on rent. This scenario looks even bleaker when one considers the dramatic increase in rents that has occurred since 2006. In particular, this change in rental costs places additional stress on finding affordable housing for low income workers who may not have experienced rises in wages commensurate with the rise in rental prices.

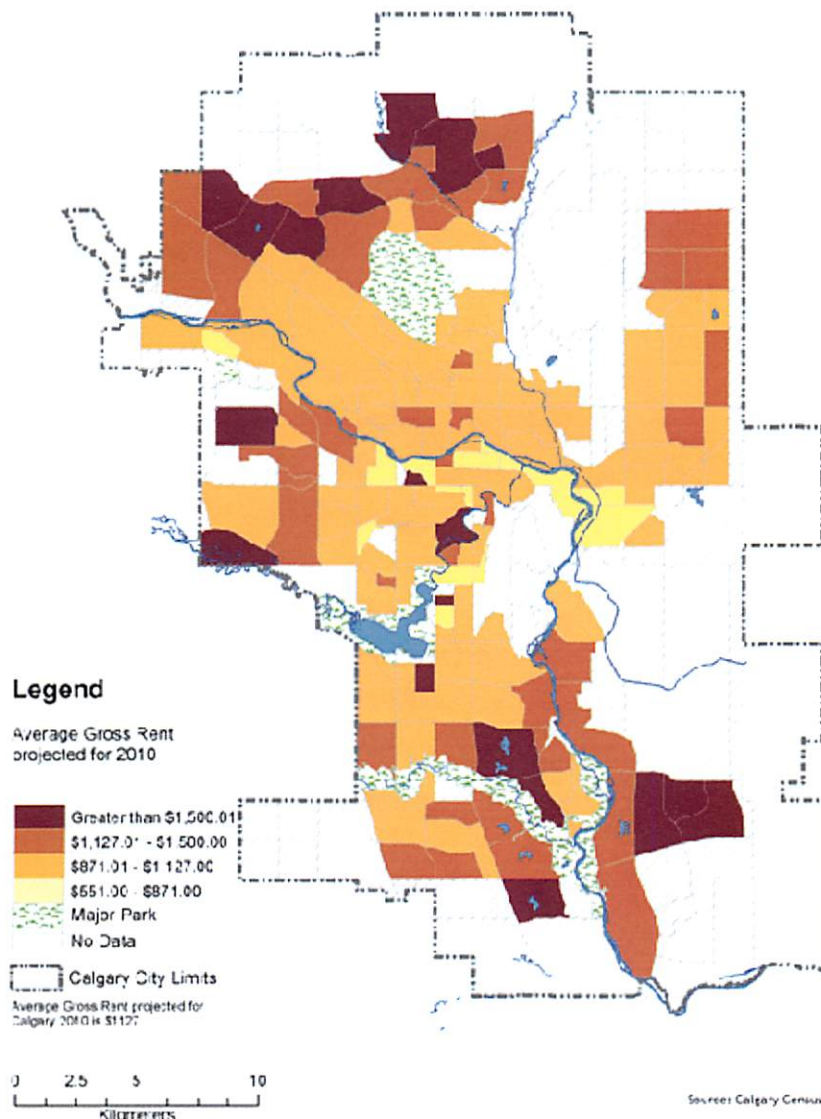
Demise of Private Apartments

In the past 15 years, the stock of private apartments (buildings with 3 or more units) in Calgary has transformed significantly. Indeed, the private apartment rental universe

has decreased from nearly 48,000 units in 1995 to 35,512 units in 2010. This decrease can largely be attributed to the conversion of existing stock to condominiums and a lack of new construction due to prohibitive costs. This loss of private apartments is troubling as they generally represent the most affordable form of housing in the city. Thus far, increases

in the rental stock of condominiums and secondary housing have helped decrease demand for private apartments as more affluent renters choose higher priced options. However, in the long term it is unclear how this reduction in affordable options in favour of higher priced choices will affect those in need of inexpensive housing.

Projected Average Gross Rent, 2010



BRIEF FOUR

MARKET REALITIES AND SOCIAL SUPPORTS FOR LOW INCOME PERSONS IN CALGARY

Perhaps the greatest need in finding permanent housing for formerly homeless persons is aligning social supports with market realities. Explosive growth in the cost of renting properties over the past five years has left many impoverished individuals more at risk than ever. For example, the graph below displays a common income support – Assured Income for the Severely Handicapped (AISH) – alongside current realities in the Calgary rental market. One can easily see how upwards of 75 percent of a person's income can be used to pay just for housing. Furthermore,

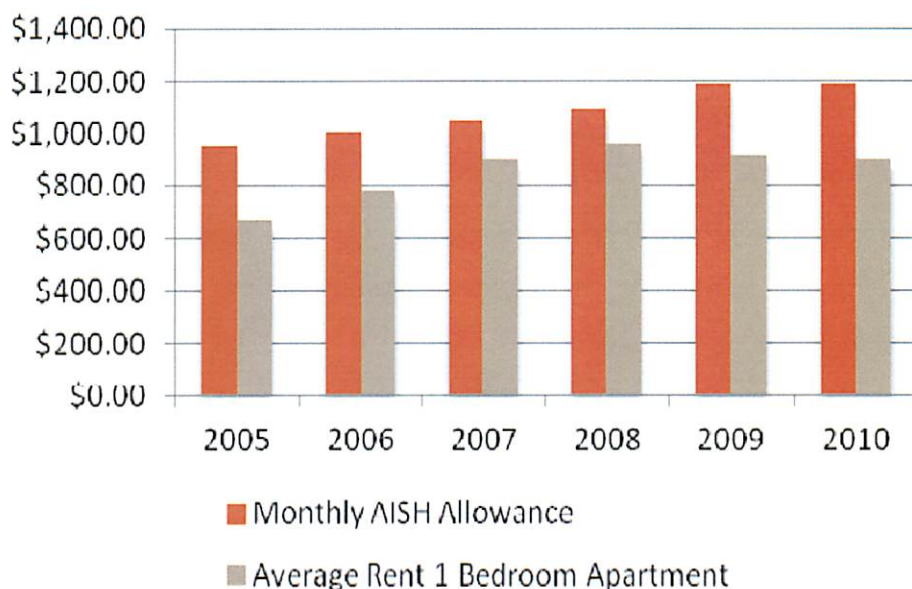
the minimum housing wage, which determines how much income is required to ensure no more than 30 percent of gross income is being spent on shelter, is

\$17.21 per hour. Given that the current minimum wage in Alberta is \$9.40 per hour, an

individual would need to work roughly 14 hours per day to affordably rent a one-bedroom apartment.

Increasing social supports like AISH is a prudent and necessary action to help ease (although it will not eliminate) the cost burden that housing is placing on low-income Calgarians. While the maximum AISH living allowance will indeed increase on 1 April 2012 from \$1,188 to \$1,588, it remains unclear whether the City of Calgary and the Province of Alberta have sufficiently ad-

ressed the market realities that have contributed to the explosion of homelessness in the past five years. Calgary still has an inadequate amount of



affordable rental stock and there is little evidence to suggest that the private market



could cope with another period of high economic growth and migration.

A brief comparison of the Calgary and Edmonton housing markets demonstrates the lack of available housing in Calgary and the greater demand for shelters the city has experienced. According to The School of Public Policy, Calgary (38 units per 1,000 population) currently has half the units that Edmonton does (86 units per 1,000 population). Both cities have been experiencing a similar rate of private apartment conversion to condominiums but Edmonton has seen significant new construction of apartments in the past ten years to offset the losses. Further exacerbating this lack of supply is the fact that Calgary averages almost twice as many in-migrants per year as Edmonton. All of these factors contribute to Calgary having a larger homeless population

and greater demand for shelter use.

Future policy needs to include ways for the government to stimulate the private sector to increase the availability of rental units within the city alongside their current efforts to subsidize and provide affordable units. Calgary is not alone in this regard as there is a growing body of research that shows the incidence of homelessness has more to do with conditions in the housing market than it does with social pathologies or addiction and mental health issues. Additionally, policy alternatives could include tax schemes to incentivize property owners to build rental accommodations, changing current land use policies to smart growth ideals that encourage greater density and affordability, and continued expansion of cost-benefit analysis that focuses on housing strategies for the homeless.



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BRIEF FIVE

TARGETING SUITABLE COMMUNITIES FOR HOUSING FIRST

Finding suitable communities for formerly homeless persons requires finding the appropriate mix of affordability, accessibility to services, and desirability for clients. If the client whom the program is attempting to house cannot find a suitable community, their individual success and path to recovery is at risk. For this project, rental market data, fewer poverty indicators, and higher social capital were used to identify suitable communities in Calgary for Housing First clients of The Alex. Additionally, current locations of clients of the Alex were also used to avoid scenarios where clients are overly represented in one particular location.

Data Sets

Rental market data was obtained via the Canada Mortgage and Housing Corporation's (CMHC) biannual Rental Market Survey in conjunction with 2006 Census data. Census data also allowed for the mapping of communities by poverty indicators, such as: low income, education, unemployment, recent immigration, visible minorities, and crime rate. Finally, social capital indicators were developed using measures of walkability, housing mix, and the availability of community, health, social, and government services in a given community. Indexing these three dimensions – fewer poverty indicators, greater social capital, and rental affordability – allowed for the mapping of communities in Calgary that would be ap-

propriate for Alex clients.

Recommendations for Housing

While some communities emerge from the modeling with good potential because of higher social capital, some are truly not affordable, and therefore not sustainable in the long-term. Based on the modeling maps, we recommend that the northern communities of the South East quadrant of Calgary are less suitable currently, and that more desirable housing might be sought in areas around Mount Royal University, north of Fish Creek Park, east of Glenmore Reservoir and north of the University of Calgary. The top 25 potential communities for housing location are identified on the map on the next page.

In this study, housing specialists for The Alex avoided both the downtown core as well as the beltline in Calgary as these areas are not well suited for their clients' transition into permanent housing. While a small group of clients expressed a desire to live in these areas the general consensus is that they contain too much opportunity for harm to clients. However, avoiding these two areas creates further barriers for finding appropriate homes as the downtown and beltline areas contain the vast majority of rental apartments in Calgary; therefore, these districts remain on the map below.

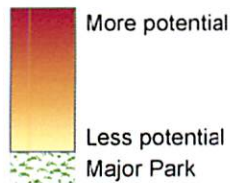
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Top 25 Potential Communities for Housing Location for Clients of The Alex

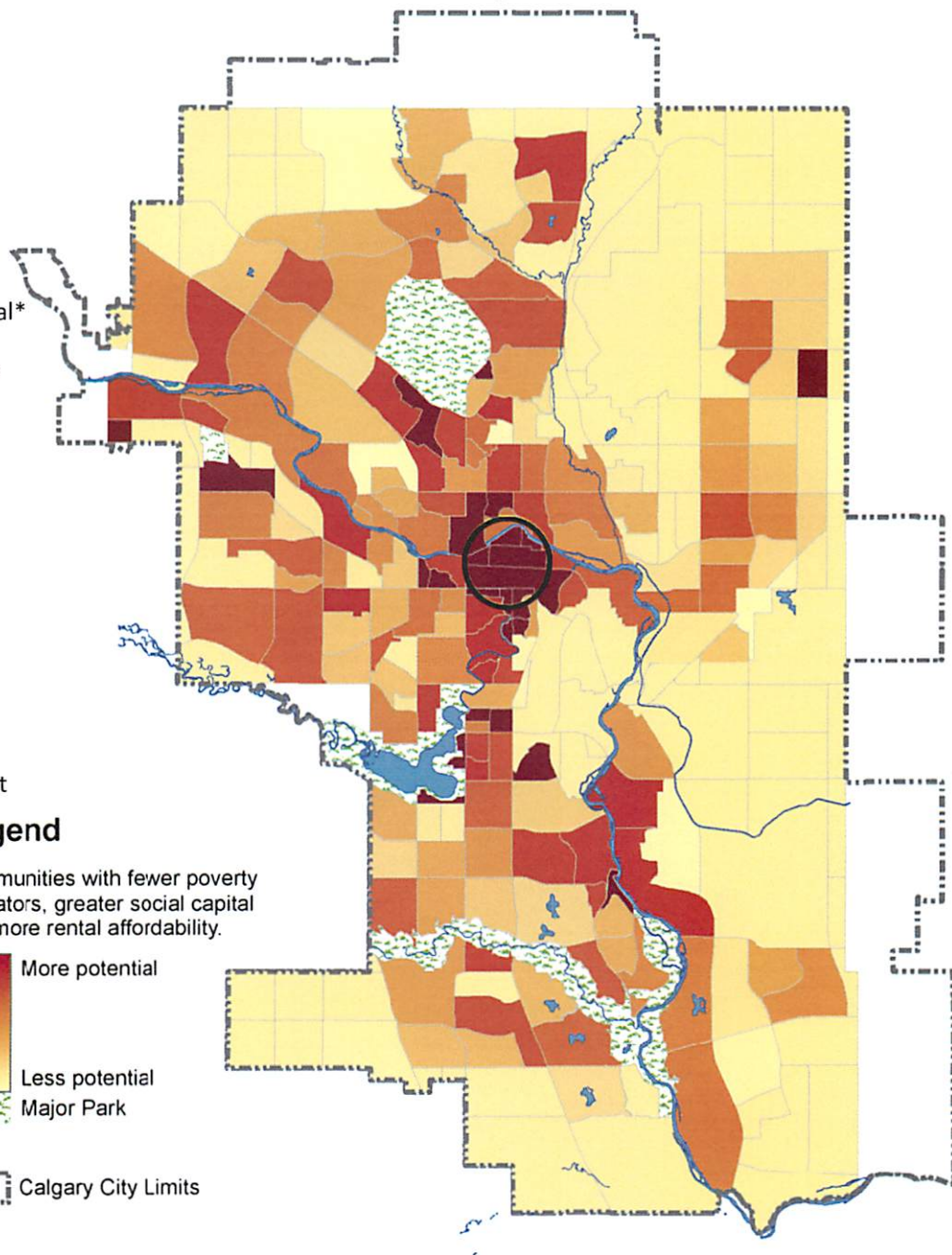
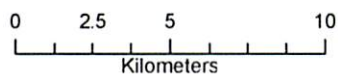
Bayview
Bel-Aire
Beltline*
Charleswood
Chinatown
Cliff Bungalow
Coral Springs
Cougar Ridge
Crestmont
Diamond Cove
Downtown Commercial*
Downtown Core*
Downtown West End*
Eau Claire*
Fairview
Hillhurst
Inglewood
Lower Mount Royal
Meadowlark Park
Mission
North Haven Upper
Rideau Park
Rosedale
Roxboro
Scarboro
Scarboro/Sunalta West

Legend

Communities with fewer poverty indicators, greater social capital and more rental affordability.



Calgary City Limits



Source: Inform Alberta, Calgary Data Centre,
Statistics Canada

* As mentioned, these areas (circled on the map) are not recommended for housing of formerly homeless individuals. However, due to the affordability, accessibility and availability of rental apartments, we have retained their identity as potential communities for housing.

This project is made possible
through a grant from the
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BRIEF SIX

AFFORDABILITY IN CALGARY: RENTING AND OWNING HOMES ACROSS DIFFERENT INCOMES

This study emerged from the decision that it was necessary to take stock of the housing needs of our clients, the real estate market in the City of Calgary, and some possible alternatives. So far, we have looked at market realities and the need for social supports, the state of the rental market, which communities we may wish to target and why some communities may or may not be suitable, and barriers to and recommendations on how to increase housing retention. Our intention with this study was also to investigate the cost effectiveness of ownership over rental housing in an effort to possibly pave the way for innovation in housing formerly-homeless citizens. Throughout the analysis, finding suitable housing that one can afford has been a recurring theme. While this study does not discuss the policies and economics behind “affordable housing”, it is indeed a hot button topic in Calgary and is subject to various interpretations and definitions. Regardless, whether one chooses to – or is able to – rent or to own a home is largely dependent on one’s income and the options that exist in the market place.

Home Ownership

The bottom line is that home ownership in Calgary is a difficult, if not impossible, proposition for those people living below the me-

dian income (\$91,570) in the city. Traditional income measures that evaluate affordability by multiplying annual gross income by a factor of two (conservative) or three (aggressive) can serve as starting point for entering the home ownership market. In the Calgary area, and using a factor of 2.5 times one’s annual income as a middle ground, one would require an annual income of \$113,611 to afford an average condominium and an income of \$155,600 to afford a single family home. Fortunately, easier access to credit and

“The period between 2005-2009 highlighted this problem of affordability. Median household income in Calgary increased 15 percent, yet the average rent for a private apartment increased 25.4 percent. Additionally, in the five years prior to that period, earnings for lower-income workers—the bottom 20 percent of earners—remained virtually unchanged. The lack of wage increase is a large reason behind the explosion of homelessness Calgary has experienced in the past few years. So while most residents of Calgary may have been feeling the pinch from the rise in rents across town, the bottom 20 percent of earners have surely felt it much harder.”

record low interest rates make it possible for individuals to financially extend themselves further and thus lower the actual financial requirements for ownership. That being said, home ownership within the Calgary market remains prohibitive to most people living below the median income and a virtual impossibility for those living in or near poverty.

Renting

Traditionally, a household spending 30 percent or more of their pre-tax income on housing is considered to have affordability concerns. However, this indicator is incapable of distinguishing between those households that choose to spend more on housing because they can afford to and those that spend that much because they have to. For example, in both the Chinatown and Country Hills communities in Calgary roughly 56 percent of tenants spent more than 30 percent of their 2006 income on rent. However, the average rent in Chinatown was \$554 whereas in Country Hills the average rent was \$1,244. Furthermore, the 30 percent indicator tells us nothing of the makeup (single tenant, family, etc.) of each household that may be struggling with affordability.

Clearly there is a need to understand affordability while paying attention to the specific

context of individuals and families living with low incomes. A single individual living alone with a chronic disability will have a different affordability threshold than will a two-parent household with three children. The City of Calgary has sought to address this need by defining people in need of assistance with affordable housing as those with 65 percent of Calgary's median income (\$59,635). Using this measure allows the city to proactively develop and deliver programs that address the spectrum of housing needs that includes deep and shallow non-market subsidies to entry-level rental and home ownership. However, it is important to note that the City bases their definition of affordability on *income* rather than rent or cost of ownership. Considering that rent has outpaced income growth in Calgary over the past five years this definition may be leaving certain households behind. Moreover, there exists a significant disparity between those at the higher end of income spectrum that they city deems to be struggling with affordability and those with extremely low or no incomes. As such, targeted approaches are required to find solutions and affordable homes across a vast array of different incomes and personal contexts within the City of Calgary.

BRIEF SEVEN

THE PSYCHOLOGICAL IMPORTANCE OF HOUSING

In addition to considering the economic and social costs related to housing, a consideration of satisfaction and emotional impact is in order. How housing makes one “feel” is an important factor in one’s mental and emotional wellness. In a Harvard University paper on the benefits of home ownership, it is noted that most people believe that homeowners are more likely to be satisfied with their homes and neighbourhoods, participate more in volunteer and political activities, and stay in their homes longer which contributes to neighbourhood safety and stability. Satisfaction encompasses both social and emotional aspects. One can love a house but be dissatis-

For clients of The Alex, it is not being located in an apartment that will determine success, but the ability to bond with a neighbourhood community. It is well known to staff that the initial pleasure of obtaining an apartment soon turns to the pain of disassociation from former friends and community. Often the reason for failure is the inability to connect to the new environment and the desire to be surrounded by the familiar. It is tempting to describe it as a form of homesickness. That longing for the familiar, even if it is for a dysfunctional past, may lead to behaviours that are antisocial.

fied with its location, perhaps because of changes in geography due to environmental disasters, demographic shifts caused either by NIMBY (“not in my backyard”), gentrification, or ethnic migration, to name a few. Despite such potentially negative factors, generally speaking, the evidence indicates that homeownership results in increased property value in most neighbourhoods leading to greater well-being for occupants. It is well known that homeowners take pride in remodeling to improve their homes and adjusting it to their personal taste. Unlike one who rents, homeowners have considerably more control of the process and the outcomes of such an undertaking.

Indeed, there are numerous international studies that demonstrate home ownership increases self-esteem and well-being. While perceived satisfaction with housing was beyond the scope of this study, we felt it an important topic for exploratory discussion and certainly one to consider for future research. Can the same positive benefits that homeowners experience be seen when an individual moves from the streets or shelter to rental apartment living, as is the case with clients of The Alex? Are factors such as income, education, family composition, self-esteem, physical and mental health and addictions, to name a



few, positively impacted?

Connecting with community

The most significant negative factor for this population to overcome is loneliness and lack of belonging. Many Alex clients, for instance, have come from dysfunctional environments to a situation of being independently housed. Unless the dweller can find connection to the new community, neither apartment nor homeownership living supports well-being. The Alex programs have recognized this fact and both HomeBase and Pathways to Housing have recreation/leisure specialists on their teams to support clients as they transition to permanent housing. Loneliness is extremely unhealthy and one who is placed in an unsatisfactory living environment could regress rather than progress. Many of the issues staff address on a regular basis are a direct result of placement in community that is unfamiliar and/or unwelcoming.

For clients of The Alex, it is not being located in an apartment that will determine success, but the ability to bond with a neighbourhood. It is well known to staff that the initial pleasure of obtaining an apartment soon turns to the pain of disassociation from former friends and community. This causes the new apartment dweller to either invite old friends over or causes them to leave their new dwelling to

return to the familiarity of the street or shelter. In either scenario, often the reason for failure is the inability to connect to the new environment and the desire to be surrounded by the familiar. It is tempting to describe it as a form of homesickness. That longing for the familiar, even if it is for a dysfunctional past, may lead to behaviours that are antisocial.

Community can only be formed when there is a mutual sense of belonging. When one has stigma and no status, how does one fit in? People with similar stigma can bond together and form new rules for status in their sub-culture. There is always the possibility that by helping people re-connect with the mainline culture, one can destroy what has meaning for them and deny what gives them status in the sub-culture. Because the mainline culture has no meaning for them, it is normal for them to resist entering this world. The fear of losing status in the sub-culture, and the inability of gaining status in the mainline culture, is far too stressful for many. This suggests that significant dollars must be applied to such services to combat social isolation so that the transition can take place. This is why simply providing a living space, whether it is a rental apartment or homeownership is problematic. As such, extensive wraparound services are necessary as the slow transition from sub-culture to mainline culture begins.

BRIEF EIGHT

INCREASING RETENTION IN HOUSING FIRST PROGRAMS IN CALGARY

Keys to increasing retention within Housing First programs are overcoming stigmatization, allowing for social learning, and developing new modes of suitable housing for formerly homeless persons.

Stigmatization

Stigmatization is problematic in both finding homes for clients and in keeping them there. While The Alex is extremely fortunate to partner with a number of landlords who support its programs, it is important to also note some of the barriers. Housing specialists note that many landlords they encounter do not understand the social, economic, and individual barriers formerly homeless individuals face. This may lead to discrimination against clients based on how they look and their lack of work while also having preconceived notions regarding client behavior. Specialists note that in resolving disputes between tenants in shared accommodations that their clients were rarely treated favourably. Perhaps most troubling of all the concerns raised regarding discriminatory practices was that of landlords violating their clients' privacy. In these instances, anecdotal evidence indicates that landlords have entered the property without giving notice in non-emergency situations, which is in direct contravention of Alberta tenancy laws.

However, there is also evidence of the benefits of building constructive relationships with landlords. For example, Pathways to Housing specialists rely heavily on larger rental companies through mutual partnerships. This allows the landlord to be informed on issues related to the client who is being housed, have someone to contact if things go awry, and in some cases will provide discounts on monthly rents. Dealing with larger rental companies was seen as beneficial as they tended to be more lenient and forgiving in dealing with tenants than individual landlords with lesser holdings.

New Models of Housing

Thinking outside the box, or finding models of housing that can meet different client needs, is crucial to ensuring housing success. For example, thought should be given to developing more supportive housing systems similar to assisted living programs, for either highly acute clients or even for those who culture does not embrace individual independent living, as is the case with Aboriginal clients. The status quo of "any housing that is affordable" is not necessarily the right solution for clients with highly variable needs.



Social Learning

While housing staff are concerned that discrimination negatively impacts their clients' ability to find and keep suitable homes, it is important to note that client behavior is also a significant obstacle in this process. Just as landlords do not always comprehend the individual barriers facing clients, the clients may not have a proper understanding of socially acceptable behavior. This may be a result of living on the streets for too long, being in prison, or from suffering from addiction or mental illness. Disruptive behaviour and being overly reactive are some of the behaviors that specialists note are common among their clients and that cause friction between them and both their neighbours and landlords. Additionally, clients are often unaware of the rules of tenancy. What is perceived as common sense or as simply reading the lease agreement may in fact present a challenge to clients. Thus, finding situations in which clients have a chance to learn from their mistakes becomes critical to them learning socially acceptable behaviour in their shared home environment. Specialists were extremely optimistic in the fact that their clients seem to "get it" over time and that frequent

rehousing due to every issue is much less preferable than the client being able to stay in their home and learn from their experiences. In this sense, housing retention becomes less of a statistical goal and more of a process that requires acquiring social knowledge with difficult adjustments.

New Models of Housing

Thinking outside the box, or finding models of housing that can meet different client needs, was also a common theme exhibited in interviews. Concerns were raised that there are serious gaps in the kind of care that can be provided given traditional housing models. These concerns range from simpler solutions like building indestructible homes that can withstand more abuse to developing more supportive housing systems that were similar to assisted living programs, for either highly acute clients or even for those who culture does not embrace individual independent living, as is the case with Aboriginal clients. Indeed, specialists seemed to feel that the status quo of "any housing that is affordable" is not necessarily the right solution for clients with highly variable needs.